

If you are reconfined at any time during the recovery period and remain confined for at least 14 days in a row, you will receive an LTD benefit for the additional admission and for one additional recovery period up to 90 days.

What Is Considered Mental Illness?

Mental illness is defined as a psychiatric or psychological condition regardless of cause, such as schizophrenia, depression, manic depressive or bipolar illness, anxiety, personality disorders and/or adjustment disorders or other conditions. These conditions are usually treated by a mental health provider or other qualified provider using psychotherapy, psychotropic drugs or other similar methods of treatment.

What Are Self-reported Symptoms?

Self-reported symptoms are the manifestations of your condition, which you tell your physician, that are not verifiable using tests, procedures or clinical examinations generally accepted in the practice of medicine. Examples include, but are not limited to, headaches, pain, fatigue, stiffness, soreness, ringing in the ears, dizziness, numbness and loss of energy.

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When Your LTD Benefits Begin and End

Your LTD benefits begin when your short-term disability (STD) benefits end — after 26 weeks of a total medical disability — and after your LTD has been approved by Unum.

Your LTD benefits will continue until one of the following occurs:

- You are no longer medically disabled under the terms of the plan.
- Your monthly disability earnings exceed 80% of your predisability earnings.
- You reach the end of the maximum benefit period.
- You fail to provide proof of your continued medical disability, as requested by Unum.
- You die.
- You are not in a vice president job level or above and you are able to work part-time in your regular occupation during the first 24 months of LTD payments, or any gainful occupation after 24 months, but choose not to.
- You are in a vice president job level or above and you are able to work part-time in your regular occupation, but choose not to.

Maximum benefit period

How long you can receive benefits from the LTD plan depends on your age when you become totally medically disabled. The following chart shows your maximum benefit periods:

AGE AT DISABILITY	MAXIMUM BENEFIT PERIOD
Under age 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

When you reach the maximum benefit period, your LTD benefits will end.

If you are overpaid, Unum has the right to recover any overpayments resulting from errors Unum makes in processing a claim, your receipt of deductible sources of income and fraud. Unum will determine your repayment method.

If you have a recurrent disability

What happens if you try to return to work and become disabled again? A *recurrent disability* is a disability which is caused by a worsening in your condition and due to the same cause(s) as your prior disability for which you received a monthly LTD benefit.

If you are receiving LTD benefits, recover and return to active employment in your regular occupation, then suffer a relapse, certain provisions apply.

- If the relapse is a result of the same or related cause and occurs within 12 months of your return to work, and you were continuously enrolled in the LTD plan during this time, your disability is considered a continuation of your earlier disability. Benefit payments will resume with no waiting period.
- If the relapse occurs more than 12 months after your return to work, it is considered a new disability. You must be disabled for a new 26-week period before you are eligible to receive LTD benefit payments.

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If You Take an Approved Leave of Absence

Your long-term disability coverage may continue during an approved leave of absence as outlined on page 27. Retail hourly partners who purchase LTD coverage will be required to continue to make their premium payments for LTD coverage during a leave of absence. Premiums for LTD coverage will be collected (depending on the length of the leave) through either direct billing from Starbucks Benefits Center or retroactive payroll contributions upon the partner's return to work. If the partner does not make premium payments while on leave of absence, coverage may be cancelled. Call Starbucks Benefits Center Leave Administration at (877) SBUXBEN for more information.

When Coverage Ends

If you are no longer a Starbucks partner, your LTD coverage ends on the last day you are actively at work.

If you lose benefits eligibility due to the ongoing benefits eligibility audit, your coverage ends as described in the Eligibility and Enrollment chapter.

How to File a Claim

Because Unum is the administrator for both the STD and LTD plans, you do not need to file a claim for LTD benefits for nonwork-related injuries and illnesses. If your LTD benefits are approved, you will go from receiving weekly STD benefit payments to receiving monthly LTD benefit payments. If you are a partner working in Hawaii and receiving TDI benefits, you will need to apply for LTD benefits before completing the 26-week waiting period.

If you are disabled from an injury or illness that is work-related, you will need to file a claim for LTD benefits. Call Starbucks Benefits Center Leave Administration at (877) SBUXBEN to initiate your claim.

Unum will notify you of its decision within 45 days after your claim is filed. If, because of matters beyond the control of Unum, a decision cannot be made within 45 days, then Unum has an additional 30 days to make its decision. If the matters preventing a decision have not been resolved after the 30-day extension, Unum may extend its decision a final 30 days. If an extension is needed, Unum will send you a notice explaining why the extension is required and by what date it expects to make a decision regarding your claim.

If the extension is required because you fail to submit the information necessary to decide the claim, Unum will send you a notice describing the information it requires to decide your claim. You will then have at least 45 days from the date you receive the notice to provide the required information.

Unum's 30-day extension will begin after you have submitted the required information, provided you did so within the time frame specified by Unum. If you do not provide the required information within the time frame specified, Unum may decide your claim without that information.

If your claim for benefits is denied, either in whole or in part, you may appeal the claim denial by following the process described on page 246.

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If You Die

A survivor benefit equal to three times your gross monthly LTD benefit is paid to your *eligible survivors* if all of the conditions below apply:

- You die while you are receiving or are entitled to receive a monthly LTD benefit.
- Your disability had continued for 180 or more consecutive days.
- Unum receives proof of your death.

Benefits will be paid to your eligible survivors, in this order:

1. Your spouse
2. Your children under age 25, in equal shares
3. Your estate

The survivor benefits are reduced by any overpayment that may exist on your claim.

Taxes

Your LTD payments may be subject to taxes, including federal and state income taxes, as well as unemployment taxes. You may want to talk to a tax advisor for more information. If your job level is vice president or above, your LTD payment is not taxable because you paid taxes on the LTD premium paid by Starbucks.

Questions?

For general questions about the LTD plan and how to file a claim, call Starbucks Benefits Center Leave Administration at (877) SBUXBEN. For the status of your ongoing claim payments, call Unum directly at (800) 858-6843. Phone lines are open from 5 a.m. to 5 p.m. Pacific Time, Monday through Friday.

You can also visit Unum on the Web: www.unum.com. You can check on status of claims, as well as find other useful information.

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Life Insurance

Having financial protection in the event of death means more security for your family members. To help you prepare, Starbucks offers you three life insurance plans: partner life insurance, spouse or domestic partner life insurance, and child life insurance.

How the Plans Work

Partner life insurance provides benefits to your designated beneficiary(ies) if you die. The more others depend on you and your income, the more partner life insurance you may need. Your coverage level is the amount that is paid to your beneficiary(ies) if you die.

Starbucks gives you the option to purchase life insurance coverage for your spouse or domestic partner. You may choose spouse or domestic partner life insurance only if you are covered by partner life insurance.

You have the option to purchase life insurance coverage for your child(ren). Children must be at least 15 days old to be covered. You can choose child(ren) life insurance only if you are covered by partner life insurance.

All three Starbucks life plans — partner, spouse or domestic partner and child — are insured by Hartford Life and Accident Insurance Company.

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Partner Life Insurance

Your partner life insurance coverage depends on your position at Starbucks.

Retail hourly partners

You can enroll in partner supplemental life insurance and pay for your coverage through automatic payroll deductions. Your payroll deductions for coverage are taken before taxes are withheld. You can choose to purchase one of the following amounts of partner supplemental life insurance coverage for yourself:

- \$ 5,000
- \$10,000
- \$25,000
- \$50,000

Salaried or nonretail hourly partners

Basic life

You are automatically covered for partner life insurance coverage at one times your annualized base pay, paid for by Starbucks. If you are an executive at Starbucks (vice president job level and above), you are provided life insurance coverage at three times your annualized base pay.

LIFE INSURANCE AND AD&D INSURANCE

Supplemental life

You can also purchase additional levels of coverage. Your payroll deductions for coverage are taken before taxes are withheld.

Your partner supplemental life insurance coverage options are:

- One times base pay
- Two times base pay (maximum for executives)
- Three times base pay
- Four times base pay

Your life insurance cost and coverage amount are calculated at the time you become eligible to participate and are shown on your benefit enrollment worksheet. Your coverage amount is based on your annualized base pay at that time, rounded up to the next highest \$1,000. The maximum amount of partner basic and supplemental life insurance coverage combined that you can carry through Starbucks plan is \$750,000; executives may carry a maximum of \$2,000,000.

Your cost will remain constant until the next annual open enrollment. If your base pay changes during the year, any benefit paid to your beneficiary(ies) will be based on your actual pay at the time life insurance benefits become payable. You need to be actively at work at the time a pay change goes into effect for your life insurance coverage to reflect that change. Otherwise, the change will take effect when you actively return to work.

What Is Annualized Base Pay?

Your *annualized base pay* is your gross earnings prior to any before-tax deductions. It does not include any commissions, tips, stipends, bonuses, overtime pay or other compensation.

Imputed income

You may be taxed on the value of partner life insurance coverage (basic and supplemental combined) that exceeds \$50,000 and is paid for by Starbucks. The amount of imputed income is shown on your paycheck stub as "Taxable Life."

Beneficiary Designations

You are asked to designate beneficiaries for coverage on your life insurance at the time you enroll in Starbucks benefits. You can change your beneficiary(ies) at any time by calling Starbucks Benefits Center at (877) SBUXBEN and speaking with a representative or by going online to Starbucks Benefits Source at www.mysbuxben.com.

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Reduction in benefits

The amount of your death benefit is reduced once you reach age 65, as shown below.

AT AGES	YOUR DEATH BENEFIT IS REDUCED BY	THE PERCENTAGE OF LIFE INSURANCE BENEFIT PAYABLE IS
65 through 69	35%	65% (rounded to the next highest \$500)
70 and over	55%	45% (rounded to the next highest \$500)

Any reduction in your death benefit may also reduce your spouse or domestic partner and child life insurance coverage amounts, if enrolled, in order to satisfy the rule that your dependent life insurance coverage cannot be more than 50% of your partner life insurance coverage. (See "Spouse or Domestic Partner Life Insurance" below and "Child Life Insurance" on page 192 for more information.)

Actively-at-Work Provision

If you are not actively working at Starbucks at the time you initially become eligible for benefits or when your coverage is reinstated following re-establishment of benefits eligibility (for example, when you are on a leave of absence or taking a sick day), your life insurance coverage will go into effect once you return to work at Starbucks at least one full day (four hours or more).

When coverage begins

Provided you meet the actively-at-work provision, your life insurance begins as outlined below:

- Starbucks-provided basic partner life insurance for salaried and nonretail hourly partners begins on your initial benefits eligibility date or, if you transfer from a retail hourly position to a salaried or nonretail hourly position, the effective date of your transfer.
- Supplemental partner life coverage that you elect and pay for begins on your initial benefits eligibility date or position transfer date, provided you enroll before that date. If you enroll during the 31 days *following your eligibility/transfer date*, coverage will begin on the date you enroll.

Spouse or Domestic Partner Life Insurance

You can elect spouse or domestic partner coverage only if you are enrolled in partner life insurance. You can elect spouse or domestic partner coverage of \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000 depending on the amount of your partner life insurance coverage. By law, the amount of life coverage you elect for your spouse or domestic partner cannot exceed 50% of your total partner life insurance coverage amount. You pay the full cost of spouse or domestic partner life insurance through automatic payroll deductions taken after taxes are withheld.

If your spouse or domestic partner is also a partner at Starbucks and is eligible for benefits coverage, you cannot cover him or her as a dependent under the life insurance plan. Additionally, certain states do not recognize domestic partners or same-sex spouses as eligible for coverage under Starbucks life insurance plan.

What Is a Domestic Partner?

Your domestic partner is your unmarried same- or opposite-sex life partner with whom you have a committed relationship as outlined in the Eligibility and Enrollment chapter. If you enroll your domestic partner for life insurance coverage, you may be asked to provide additional information verifying your domestic partnership.

Deferred Effective Date for Dependents

If your spouse or domestic partner and/or child is confined at home, in a hospital or elsewhere because of a disability on the date coverage or a change in coverage would otherwise begin, spouse or domestic partner and/or child life coverage will not begin until your dependent is discharged and engages in normal activities for at least 15 consecutive days.

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Child Life Insurance

You can elect child life insurance only if you are enrolled in partner life insurance. You can elect child coverage of \$5,000 or \$10,000 depending on the amount of your partner life insurance coverage. By law, the amount of child life insurance coverage you elect cannot exceed 50% of your total partner life insurance coverage amount. If you elect less than \$10,000 of child life insurance, you can increase coverage each open enrollment by \$5,000. The maximum child life insurance is \$10,000. The cost for this coverage is the same regardless of the number of children you cover. You pay the full cost of child life insurance through automatic payroll deductions taken after taxes are withheld.

Evidence of Good Health

Evidence of good health (EOGH) is proof of good health as certified by a licensed doctor and approved by Hartford Life. You or your covered spouse or domestic partner may be required to provide EOGH in certain instances for coverage under the life insurance plans. When asked to provide EOGH, you will need to complete a *Personal Health Statement* that gives information about your health and medical history, so that Hartford Life may determine whether you qualify for certain levels of coverage. You may also be asked to undergo a physical exam, which may be at your cost.

If you are ever required to provide EOGH, a form will be mailed to your home requesting additional information.

Until your or your spouse or domestic partner's good health is confirmed by Hartford Life, coverage will be the highest level of life insurance coverage per your election available that does not require EOGH. If good health is confirmed, the additional coverage you have requested will go into effect on the date of the approval. Your payroll deductions will increase beginning the first paycheck received following your approval date.

If you die within two years of the date you provided EOGH, Hartford Life has the right to review and deny the claim if you failed to disclose important information about your health.

LIFE INSURANCE AND AD&D INSURANCE**WHEN YOU MUST PROVIDE EVIDENCE OF GOOD HEALTH**

Event	Partner Supplemental Life – Salaried and Nonretail Hourly	Partner Supplemental Life – Retail Hourly	Spouse or Domestic Partner Life
Upon initial eligibility	Elect three or four times your annualized base pay	N/A	Elect coverage over \$25,000
Open enrollment or qualified status change	Elect to increase coverage	Elect to increase coverage	Elect to increase coverage
Other	You are a vice president or above and elect any amount of coverage		

Enrolling in and increasing child life insurance does not require evidence of good health.

WHEN YOU DO NOT NEED TO PROVIDE EVIDENCE OF GOOD HEALTH

Event	Partner Supplemental Life – Salaried and Nonretail Hourly	Partner Supplemental Life – Retail Hourly	Spouse or Domestic Partner Life
Upon initial eligibility	Enroll for one or two times your annualized base pay	Elect any amount	Elect \$25,000 or less
Lose and re-establish eligibility in the same plan year	Prior coverage is reinstated at the level in effect immediately preceding your loss of eligibility	Prior coverage is reinstated at the level in effect immediately preceding your loss of eligibility	Prior coverage is reinstated at the level in effect immediately preceding your loss of eligibility
Re-establish eligibility in the plan year immediately following your loss of eligibility	Elect coverage equal to or less than the amount previously approved by Hartford, if your enrollment is within 12 months from your loss of eligibility	Elect coverage equal to or less than the amount previously approved by Hartford, if your enrollment is within 12 months from your loss of eligibility	Elect coverage equal to or less than the amount previously approved by Hartford, if your enrollment is within 12 months from your loss of eligibility
Open enrollment or qualified status change	You reduce coverage	You reduce coverage	You reduce coverage
Other	N/A	N/A	You elect coverage within 45 days of your spouse or domestic partner's loss of life coverage with his or her employer, either through loss of employment or the employer's cancellation of group coverage*

* Hartford Life will require proof of your spouse or domestic partner's prior coverage, including the date of termination.

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How Benefits Are Paid

Benefits are paid to your designated beneficiary(ies) if you die. Benefits are paid to you if your covered dependent dies.

Partner life insurance

Naming your beneficiaries

When you enroll for partner life insurance, you will be asked to name your beneficiary(ies). You will need to speak with a Benefits Center representative after completing your enrollment or designate your beneficiary(ies) online at Starbucks Benefits Source at www.mysbuxben.com. You may change your life insurance beneficiary(ies) at any time by calling Starbucks Benefits Center at (877) SBUXBEN and speaking with a representative or by going online to Starbucks Benefits Source at www.mysbuxben.com. Your beneficiary(ies) cannot be changed by power of attorney.

How beneficiaries are paid

When Hartford Life receives notice of your death, the amount of life insurance benefit is paid to your named beneficiary(ies). Hartford Life has the right to review and deny the claim if you fail to disclose important information about your health as described in "Evidence of Good Health" on page 192 or if payment of the claim is forbidden by law.

Unless you have given different instructions, your insurance benefit is paid as listed below:

- If more than one beneficiary is named, each is paid equal shares.
- If any named beneficiary dies before you, that person's share is divided equally among the named beneficiaries who survive you.

If no beneficiary is named, or if no named beneficiary survives you, Hartford Life may pay:

- The executors or administrators of your estate
- Your surviving relatives in the following order:
 - » Your spouse or domestic partner
 - » Your children in equal shares
 - » Your parents in equal shares

Your domestic partner may be required to provide evidence of your domestic partner relationship prior to payment of benefits.

Spouse or domestic partner or child life insurance

If your dependent dies while covered under Starbucks life insurance plan, you will receive his or her life insurance benefit. Hartford Life has the right to review and deny the claim if your spouse or domestic partner or child failed to disclose important information about his or her health as described in "Evidence of Good Health" on page 192 or if payment of the claim is forbidden by law.

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Name Your Beneficiary!

It is very important for you to name your life insurance beneficiary(ies) when you enroll for coverage. Be sure to keep your beneficiary designation current because it governs the distribution of benefits from Starbucks life insurance plans if you die. As a Starbucks partner, all Starbucks life insurance policies are made in *your name*, even the spouse or domestic partner or child life insurance policies covering your dependents.

Accelerated death benefit

Accelerated death benefits are available to you, your covered spouse or domestic partner and child(ren) who are covered under the Starbucks life insurance plan.

If you are under age 60 and diagnosed as being terminally ill with less than 24 months to live, you may request that a portion of your life insurance be paid as an *accelerated death benefit*. Accelerated death benefits are paid as a lump-sum amount that cannot exceed 50% of your total coverage amount.

The amount of your life insurance coverage must be at least \$10,000 for you to be eligible for this benefit. The minimum accelerated death benefit amount is \$3,000 and the maximum is \$175,000. Only one lump-sum payment will be made. At the time of death, your beneficiary(ies) receive the remainder of the death benefit.

Contact a tax attorney for information about tax implications of the accelerated death benefit.

Partners diagnosed with a terminal illness should refer to "Compassionate Benefits for Terminally Ill Partners" on page 30.

Your Hartford Life Insurance Booklet Has Details

Keep in mind this section only summarizes your Starbucks life insurance plan benefits. You can learn all the details — a complete description of the terms, conditions and limitations of your coverage — in the Hartford Life Insurance Booklet issued by Hartford Life and Accident Insurance Company. If there is a discrepancy between this document and the Hartford Life Insurance Booklet, the Hartford Life Insurance Booklet will govern. The Hartford booklet may be requested online at Starbucks Benefits Source at www.mysbuxben.com. Select "Enroll in Benefits," then "Get Started," then "Enroll or View Coverage Now," then "Request Materials." If you prefer, you may make your request by speaking with a Starbucks Benefits Center representative at (877) SBUXBEN.

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If You Take an Approved Leave of Absence

Your partner life insurance, spouse or domestic partner life insurance and child life insurance may continue during an approved leave of absence as outlined in "Benefits Eligibility While on an Approved Leave of Absence" on page 27. You will be required to continue to make your premium payments for life insurance coverage during your leave of absence. Premiums for life insurance coverage will be collected (depending on your length of leave) through either direct billing from Starbucks Benefits Center or retroactive payroll contributions upon your return to work. If you

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do not make your premium payments while on leave of absence, your coverage may be cancelled. Call Starbucks Benefits Center at (877) SBUXBEN for more information.

When Coverage Ends

If you change positions from salaried/nonretail hourly to retail hourly, your life insurance coverage options change from a multiple of your annualized base pay to flat dollar amounts and you will need to make new life insurance elections by speaking with a Benefits Center representative at (877) SBUXBEN to continue coverage. Refer to the "Partner Life Insurance" section on page 189 for more information.

If you are no longer a Starbucks partner, your Starbucks life insurance coverage ends on the last day you are actively at work at Starbucks. You can elect to continue your life coverage through the portability option or you can convert 100% of your coverage into a personal policy with Hartford Life as outlined below. The portability option allows you to continue your life insurance coverage and that of your dependents under a group term plan, while the conversion option allows you to convert your coverage to an individual policy.

If you lose benefits eligibility due to the ongoing benefits eligibility audit, your life insurance coverage ends as described in the Eligibility and Enrollment chapter. You can elect to continue your coverage through the portability option or you can convert 100% of your coverage into a personal policy with Hartford Life, as described in this section.

Portability and conversion of coverage

When your life insurance coverage ends, you can continue coverage for you and your enrolled dependents through the portability option. Or you can choose to convert coverage to an individual policy. When you can elect portability or conversion, the amounts that can be continued or converted, the application process and application deadlines are outlined below.

	PORABILITY OPTION FOR INSURANCE PREVIOUSLY ENROLLED IN	CONVERSION OPTION FOR INSURANCE UP TO THE AMOUNT PREVIOUSLY ENROLLED IN
Starbucks-paid Basic Life Insurance (one times pay for salaried and nonretail hourly partners, three times pay for executives)	Not an option	Yes
Partner-paid Partner Supplemental Life Insurance	Yes, up to \$250,000	Yes

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	PORTABILITY OPTION FOR INSURANCE PREVIOUSLY ENROLLED IN	CONVERSION OPTION FOR INSURANCE UP TO THE AMOUNT PREVIOUSLY ENROLLED IN
Spouse or Domestic Partner Life Insurance	Yes, up to \$50,000 You must also port your partner life insurance Your dependent must continue to meet the definition of a dependent under Starbucks plans	Yes, when you lose coverage under Starbucks plan and/or when your dependent no longer meets the definition of a qualified dependent and loses coverage under Starbucks plan
Child Life Insurance	Yes You must also port your partner life insurance Your dependent must continue to meet the definition of a dependent under Starbucks plans	Yes, when you lose coverage under Starbucks plan and/or when your dependent no longer meets the definition of a qualified dependent and loses coverage under Starbucks plan
Type of coverage	Term life Rates similar to Starbucks group rates and may be modified from time to time	Individual policy Premium based on age and will remain the same until the policy expires or death
Deadline to apply	Must apply and pay the applicable quarterly premium within 31 days of when Starbucks group coverage ended	Must apply and pay the applicable premium within 31 days of when Starbucks group coverage ended
How to obtain a quote and apply	Call Hartford Life at (877) 320-0484	Call Hartford Life at (877) 320-0484
If you die during the conversion period	No benefit available	Hartford Life will pay, upon proof of death, the amount you or your dependent was entitled to convert when death occurs within the 31-day conversion period

In choosing whether or not the portability option is right for you, here are a few things to keep in mind.

- You can only elect the portability option if you are under age 65 and do not lose eligibility due to retirement as defined by the Social Security Act, as amended.
- Your coverage is reduced by 75% at age 65.
- Your coverage ends at age 75, when you can convert to an individual policy.

Waiver of premium

If you become medically disabled before age 60, your basic and supplemental coverage may continue after a six-month waiting period with all premiums waived (including dependent coverage premiums) until you are age 65. To

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receive a premium waiver, you must meet the definition of disability as outlined in Hartford's Life Insurance Booklet and be approved for waiver of premium by Hartford Life.

During the first six months of your disability, you can continue paying premiums for your life insurance and submit an application for a waiver of premium. It is recommended that you convert your life insurance coverage at the time your benefits eligibility ends to ensure continued coverage during the six-month waiting period for a waiver of premium. If you elect the portability option, you will not be eligible for waiver of premium. If your application is accepted, you pay no more premiums (after the six-month period) and you remain covered for the duration of your disability, until you reach age 65.

If your application for waiver is denied and you had converted your coverage after you became ineligible for benefits, you can continue to pay premiums for your life insurance coverage under the conversion option.

If you did not elect to convert your coverage after becoming ineligible for benefits and continued to be disabled (as defined by Hartford Life) for six consecutive months, you can still apply for a waiver of premium. If your application is approved, your coverage will be reinstated and you will pay no premium for the period of time you are disabled. If your application is denied, your coverage remains cancelled.

For purposes of this plan, *disabled* means that you:

- Are prevented by disability for six consecutive months from doing any work for which you are or could become qualified by education, training or experience, or
- Have a life expectancy of 24 months or less.

To receive a waiver of premium, proof of your total disability must be submitted to Hartford Life within one year of your last day of active full-time work. During the first two years of your disability, Hartford Life may request you have additional physical exams to verify your continued disability. After the first two years, you will be asked to have an annual physical exam to confirm your continued disability.

If you die while you are disabled and before you qualify for a waiver of premium, your life insurance will be paid to your beneficiary(ies) as long as you:

- Were continuously disabled from your last day of active full-time work until the time you died or the policy terminated, and
- Proof of your disability is given to Hartford Life within one year from your last day of active full-time work.

If you are no longer disabled or you reach age 65, your waiver of premium ends. You may elect the *conversion option* at that time.

How to File a Claim

Starbucks Benefits Department must be notified immediately in the event of your or your covered dependent's death by calling Starbucks Benefits Department. A claim form must be completed in full and mailed, along with the death certificate, to Starbucks, Attn: Benefits Department at P.O. Box 34067, Mail Stop S-PSS, Seattle, WA 98124-1067. Call the Partner Contact Center at (866) 504-7368 with any questions.

If your claim for life insurance benefits is denied, in whole or in part, you or your beneficiary(ies) may appeal the claim decision by following the process described in "Appealing Denial of Claims" on page 246.

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LIFE INSURANCE AND AD&D INSURANCE**Questions?**

If you have general questions about the life insurance plans or if you want to order a Hartford Life Insurance Booklet, call Starbucks Benefits Center at (877) SBUXBEN. You may also request a Hartford booklet online at Starbucks Benefits Source at www.mysbuxben.com. Select "Enroll in Benefits," then "Get Started," then "Enroll or View Coverage Now," then "Request Materials."

For information on how to file a life insurance claim, call the Partner Contact Center at (866) 504-7368.

For help with the portability or conversion options, call Hartford Life directly at (877) 320-0484 between 5 a.m. and 3 p.m. Pacific Time, Monday through Friday.

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Accidental Death and Dismemberment (AD&D) Insurance

Starbucks offers accidental death and dismemberment (AD&D) insurance, which provides financial protection in the case of an accidental injury or death. Your participation in the plan is entirely voluntary and you pay the full cost of coverage through automatic payroll deductions.

If you are eligible for Starbucks benefits, you can enroll in AD&D insurance. AD&D is offered through Hartford Life and Accident Insurance Company.

How the Plan Works

If you are injured or die in a covered accident, your AD&D benefits will pay you or your beneficiary(ies) some or all of your AD&D coverage amount, depending on your loss.

Your Coverage Options

Your coverage options under the AD&D plan depend on your position at Starbucks.

If you are a retail hourly partner

You can purchase AD&D coverage in one of these amounts:

- \$10,000, \$25,000, or \$50,000

If you are a salaried or nonretail hourly partner

You can purchase AD&D coverage in one of these amounts:

- One times base pay
- Two times base pay
- Three times base pay
- Four times base pay
- Five times base pay

What Is AD&D Based On?

If you are a salaried or nonretail hourly partner, your AD&D coverage is based on your annualized base pay, rounded up to the next highest \$1,000. Your *annualized base pay* is your gross earnings prior to any before-tax deductions. It does not include any commissions, tips, stipends, bonuses, overtime pay or other compensation.

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Your AD&D cost and coverage amount are calculated at the time you become eligible to participate and are reflected on your enrollment worksheet. Your cost will remain constant until the next annual open enrollment. If your base pay changes during the year, any benefit you actually receive will be based on your actual pay at the time AD&D benefits become payable.

The maximum amount of AD&D coverage available to you through Starbucks is \$750,000.

How Benefits Are Paid

Your AD&D insurance pays lump-sum benefits to you if you lose a limb, your hearing or your sight in a covered accident — or to your beneficiary(ies) if you die in a covered accident — if your loss occurs within 365 days after the date of the accident.

A written notice of claim must be submitted to Starbucks, Attn: Benefits Department, within 20 days after the loss occurs. If notice cannot be given within that time, it must be given as soon as reasonably possible.

If you die as the result of a covered accident, your beneficiary(ies) will receive your AD&D benefit *in addition* to any group life insurance benefits.

The following chart describes how some of the AD&D benefits are paid. The maximum benefit payable is 100% of your AD&D coverage for all losses combined due to the same accident.

AD&D benefits coverage overview

FOR YOUR LOSS* OF...	THE AD&D PLAN WILL PAY THIS PERCENTAGE OF YOUR AD&D BENEFITS TO YOU OR YOUR BENEFICIARY(IES) ...
Life	100%
Both hands or both feet or sight of both eyes	100%
One hand and one foot	100%
Speech and hearing	100%
Either hand or foot and sight of one eye	100%
Movement of both upper and lower limbs — quadriplegia	100%
Movement of both lower limbs — paraplegia	75%
Movement of both upper and lower limbs of one side of the body — hemiplegia	50%
Either hand or foot	50%
Sight of one eye	50%
Speech or hearing	50%
Thumb and index finger of either hand	25%

* Loss means with regard to (a) hands and feet: actual severance through or above the wrist or ankle joints; (b) sight, speech or hearing: the entire and irrecoverable loss thereof; (c) thumb and index finger: actual severance through or above the metacarpophalangeal joints; and (d) movement of limbs: complete and irreversible paralysis of such limbs.

LIFE INSURANCE AND AD&D INSURANCE

Exposure and disappearance

Should a vehicle, aircraft or boat you are traveling on disappear because of an accidental forced landing, stranding, sinking or wreck, and your body is not recovered within one year from the disappearance, you will be presumed to have died. Accidental death benefits will be payable provided you would have been covered for injury resulting from the accident. Benefits will also be payable if a covered injury results from exposure to the elements due to the same causes.

Seat belt coverage

If you die in an accident while riding or operating a registered automobile and while wearing a seat belt, the amount of the benefit payable for accidental death will be increased by 10% up to a maximum of \$10,000. The accident must be unintentional and your use of a seat belt must be verified in the police report. *Automobile* includes a four-wheeled, private passenger car, station wagon, van, SUV or similar vehicle that is not being used as a common carrier for the transportation of passengers for hire.

The additional seat belt coverage will not apply if you were driving the vehicle while under the influence of drugs or alcohol.

Coma benefit

If, as the result of your accidental injury, you become comatose within 31 days of the accident and remain comatose for at least 30 days, you will be paid a monthly benefit. The monthly benefit will be 1% of your accidental death and dismemberment benefit remaining after other benefits have been paid. A coma is a complete and continuous state of unconsciousness and an inability to respond to external or internal stimuli.

The coma benefit will continue until the earlier of:

- The end of the month in which you die
- The end of the month in which you recover from the coma, or
- 100% of your coverage amount has been paid.

Adaptive home and vehicle benefit

If you suffer a loss, other than loss of life, you may be eligible for assistance with the cost of home and/or automobile alterations to make them accessible to you. For example, wheelchair ramps may be installed if you are confined to a wheelchair.

The alterations must be made within two years from the date of your accident, made to your principal residence and/or private automobile and be required to make your residence accessible to you and/or your private automobile drivable or ridable for you.

Home alterations must be made by someone with experience in such alterations and recommended by a recognized organization associated with your type of injury. Similarly, vehicle modifications must be carried out by someone with experience in such matters and approved by the Motor Vehicle Department.

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LIFE INSURANCE AND AD&D INSURANCE

The amount available under the adaptive home and vehicle benefit will be the lesser of:

- 2.5% of your accidental death and dismemberment coverage
- The actual cost
- \$2,500

Reduction in Benefits

The amount of AD&D benefits you are entitled to is reduced once you reach age 65, as shown below.

AT AGES	YOUR DEATH BENEFIT IS REDUCED BY	THE PERCENTAGE OF LIFE INSURANCE BENEFIT PAYABLE IS
65 through 69	35%	65% (rounded to the next highest \$500)
70 and over	55%	45% (rounded to the next highest \$500)

Beneficiary Designation

When you enroll in AD&D insurance, you will need to designate one or more beneficiaries. To designate your AD&D beneficiary(ies), call Starbucks Benefits Center at (877) SBUXBEN and speak with a benefits representative or go online to Starbucks Benefits Source at www.mysbuxben.com. Accidental *death* benefits are paid to your beneficiary(ies). Accidental *dismemberment* benefits are paid directly to you.

What Is the Difference?

What is the difference between AD&D and partner life insurance? AD&D pays benefits if you are injured or die in an accident, while partner life insurance pays benefits if you die, whatever the cause. If you die as a result of an accident, your beneficiary(ies) will receive benefits from both plans, if you were covered by both plans at the time of your death.

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What Is Not Covered

Starbucks AD&D plan does not cover losses resulting from:

- An intentionally self-inflicted injury, a suicide or attempted suicide, whether sane or insane
- War or an act of war (declared or undeclared)
- An injury sustained while full time in the armed forces of any country or international authority
- An injury sustained while riding on any aircraft, except a civil or public aircraft (with a current and valid airworthiness certificate and piloted by a person with a valid and current pilot's license for the aircraft) or a military transport aircraft
- An injury sustained while committing or attempting to commit a felony

LIFE INSURANCE AND AD&D INSURANCE

- An injury sustained while riding on any aircraft if you are a:
 - » Pilot, crew member or student pilot
 - » Flight instructor or examiner
 - » If you are an active flight crew member employed by Starbucks and are enrolled in AD&D coverage, this exclusion will not apply to you while you are performing your job as a flight crew member.

If You Take an Approved Leave of Absence

Your AD&D coverage may continue during an approved leave of absence, as outlined on page 27. However, you will be required to continue to make your premium payments for AD&D coverage during your leave of absence. Premiums for AD&D coverage will be collected (depending on your length of leave) through either direct billing from Starbucks Benefits Center or retroactive payroll contributions upon your return to work. If you do not make your premium payments while on leave of absence, your coverage may be cancelled. Call Starbucks Benefits Center at (877) SBUXBEN for more information.

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When Coverage Ends

If you change positions from salaried/nonretail hourly to retail hourly, your AD&D coverage options change from a multiple of your annualized base pay to flat dollar amounts and you will need to make new AD&D elections by speaking with a Benefits Center representative at (877) SBUXBEN to continue coverage. Refer to "Your Coverage Options" on page 200 for more information.

If you are no longer a Starbucks partner, your AD&D coverage ends on the last day you were actively at work at Starbucks.

If you lose benefits eligibility due to the ongoing benefits eligibility audit, your AD&D coverage ends as described in the Eligibility and Enrollment chapter.

How to File a Claim

Starbucks must be notified immediately in the event of an accidental injury or death. Call the Partner Contact Center at (866) 504-7368, and Starbucks will send a claim form to you or your beneficiary(ies) to complete and return to Starbucks.

Claims for AD&D benefits are processed by Hartford Life. Hartford Life will distribute your AD&D benefits to you or your beneficiary(ies). If your claim for AD&D benefits is denied, you or your beneficiary(ies) may appeal the claim decision by following the process described in "Appealing Denial of Claims" on page 246.

Questions?

If you have general questions about the AD&D plan, call Starbucks Benefits Center at (877) SBUXBEN. To find out the status of an outstanding AD&D claim, call Hartford Life directly at (888) 563-1124.

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TIME OFF

At Starbucks, you have time off available — which includes holidays, personal days and vacation time. Time away from work gives us time to relax and recharge, returning to our jobs more productive. If you have to miss work because of an illness or injury that lasts more than three days, refer to the Disability chapter.

Holidays

Starbucks observes the following six holidays:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

How the plan works

If you are a retail hourly partner, you are paid 1.5 times your base hourly rate of pay for any hours you work on a holiday.

Salaried and nonretail hourly partners not working a holiday are paid straight time for the holiday. However, if you are an hourly partner working in a roasting plant, the observed holiday must fall on a regularly scheduled workday and you must work the last scheduled shift before the holiday and the first scheduled shift after the holiday to receive pay for the holiday. If you obtain pre-approval to extend the holiday by one or more shifts, then you must work the last scheduled shift before your pre-approved time off and the first scheduled shift after your pre-approved time off to receive pay for the holiday.

If you must work the holiday, you may be paid overtime or have an opportunity to take an alternative day off as follows:

- If you are a nonretail hourly partner, you are paid 1.5 times your base hourly rate for hours worked on the holiday. In addition, you receive straight time pay for the holiday. You cannot take a paid day off in lieu of the holiday.
- If you are a salaried exempt or salaried non-exempt partner and you work on a holiday, you receive regular pay for the holiday and can take a paid day off within the 60 days following the holiday. When you take the holiday, submit a time card (or enter information into the POS system if you work in a store) indicating your holiday pay.

Unpaid time off before or after a holiday must be approved in advance.

Partners on an unpaid leave of absence do not receive holiday pay.

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Personal Days

Personal days are available to non-retail partners and retail salaried partners (store managers and assistant store managers). Retail hourly nonexempt partners (baristas, shift supervisors and café attendants) are not eligible for personal days.

After an eligible partner has been employed 90 days, on either January 1 or July 1 (whichever comes first), the partner will be awarded one personal day. The personal day must be used within six months. If not used, the same personal day will be available during the next six-month period (January 1 to June 30 or July 1 to December 31). If the personal day is used within the six month period, the partner will be awarded a new personal day on January 1 or July 1 that may be used in the next six-month period.

No more than one personal day is available at a time, and unused personal days do not accumulate. Where required by state law, an unused personal day will be paid out to the partner upon separation from employment.

A partner who transfers from an eligible to ineligible position with an unused personal day may still use the personal day by the end of the six-month period. While on an unpaid leave of absence, a partner may not use a personal day.

Personal day pay, for part-time partners, is based on the average number of hours paid over a period of time before the personal day is used. Full-time partners will receive pay in the amount of a typical workday, such as 8, 10 or 12 hours.

Sick Pay

Sick pay replaces your regular pay for the occasional day off needed because of illness or injury, to attend medical or dental appointments or to care for an ill family member. Retail hourly partners are not eligible for sick pay (except as legally required) but may be eligible for short-term disability if absent more than three days.

If you are a salaried or nonretail hourly partner, you accrue .0192 hours of sick pay for each hour paid for regular, vacation and sick pay. You don't accrue sick pay during a leave of absence.

Sick pay continues to accrue until you reach the maximum accumulation of 520 hours. Once you accumulate 520 hours of sick pay, sick pay will stop accruing until unused hours fall below 520.

Partners working in locations with legally mandated sick pay requirements will receive sick pay as required.

You can use your accrued sick pay after 90 days of employment with Starbucks. When you miss work due to your illness, a family member's illness or a doctor's appointment, you can use your accrued sick pay to replace your regular pay. Family members include your child, stepchild, foster child, grandchild, parents, stepparents, grandparents, spouse and domestic partner.

Your sick pay is paid to you at your current rate of pay. To receive sick pay, you will need to record the time and submit it to payroll, indicating the number of hours of sick pay you have used.

Here are some examples of when you can receive sick pay:

- Absent for a doctor or dentist appointment or to take a family member to a doctor or dentist appointment
- Ill or injured and cannot work
- Absent to care for your ill or injured family member, including your spouse or domestic partner who has just given birth

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Below are some examples of when you **cannot** use sick pay for your absence:

- For a parent/teacher conference or other school function
- Your family member is not suffering from an illness or injury that requires your care
- A child has been placed with you for adoption or foster care
- While on non-medical (e.g., Personal, Military, or Career Coffee Break) leave of absence

This list is illustrative only and is not meant to represent every situation where use of sick pay would be inappropriate. If you are unsure about your specific situation, please discuss it with your Partner Resources manager.

Salaried partners report sick pay only when absent for a full day.

If you are sick for more than three days, you may be eligible to receive benefits from Starbucks short-term disability (STD) plan as outlined in the Short-Term Disability chapter.

Cannot donate sick pay

Sick pay donation to help another Starbucks partner who is experiencing a medical crisis or emergency is not available.

No I.O.U.s, please

You can use only the sick pay that you have already accrued. In other words, if you have accrued only four hours of sick pay and miss an eight-hour day because you are sick, you will be paid only for the four hours.

If you change positions

If you change from retail hourly to salaried or nonretail hourly, you will begin to accrue sick pay starting on the date you change positions.

If you change from salaried or nonretail hourly to retail hourly, you are not eligible for sick pay in your new position.

If you are no longer a Starbucks partner

If you leave employment with Starbucks for any reason, you will not be paid for any accrued and unused sick pay. If you are later rehired by Starbucks, your prior sick pay balance will not be reinstated.

Questions?

Speak with your manager, or you can also contact Starbucks Partner Contact Center at (866) 504-7368.

Vacation

Starbucks has two vacation plans: the accrual program and the grant program. Which vacation plan you have depends on where you work and your job at Starbucks. This is because there are different state laws in place that impact how your vacation plan is structured. At all times, Starbucks will follow applicable law to the extent the law provides benefits more generous than those provided here.

Vacation time may not be borrowed, advanced, donated or paid to you as cash in lieu of paid time off.

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TIME OFF**How the plan works**

The accrual program is for:

- Retail hourly partners who have completed 12 months of service, and
- Salaried and nonretail hourly partners working in California, Colorado, Illinois, Louisiana and Massachusetts.

The grant program is for:

- Salaried and nonretail hourly partners, except partners working in California, Colorado, Illinois, Louisiana and Massachusetts.

Accrual program

This program applies to all retail hourly partners, and salaried and nonretail hourly partners working in California, Colorado, Illinois, Louisiana and Massachusetts.

You earn — or accrue — vacation hours based on the actual number of hours you work. You continue to accrue vacation time as long as you are an active Starbucks partner, even while you are receiving holiday pay, taking sick time or a personal day. However, you do not accrue additional vacation time when taking vacation. The amount of vacation you receive depends on your position and length of service with Starbucks.

Vacation hours are paid to you at your current rate of pay at the time you take your vacation and are paid on your normal paycheck. You can start using your accrued vacation once you have been at Starbucks six months, or earlier if required by law. Talk to your manager about any vacation time you plan to take so schedules can be adjusted, if necessary.

Accrual schedule

You accumulate vacation time based on your actual hours worked. If you work less than 40 hours a week, you will accrue vacation time on a prorated basis. You continue to accrue vacation time each pay period until you reach the maximum accrual limit, as shown below. Once you reach your vacation accrual limit, you stop accruing additional vacation time until you use some and your vacation accrual balance drops below the maximum accrual limit.

The vacation accrual schedule and maximum accrual limits shown in the following charts apply to partners who are classified as working 40 hours per week. If you are classified as working less than 40 hours a week, you will accrue vacation time on a prorated basis.

Retail Hourly Partners

COMPLETED MONTHS OF SERVICE FROM MOST RECENT HIRE DATE	#ANNUAL VACATION ACCRUAL	MAXIMUM ACCRUAL LIMIT
12 but less than 36	40 hours	40 hours
36 but less than 60	80 hours	80 hours
60 or more	120 hours	120 hours

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Salaried and nonretail hourly partners working in California, Colorado, Illinois, Louisiana or Massachusetts

COMPLETED MONTHS OF SERVICE FROM MOST RECENT HIRE DATE	ANNUAL VACATION ACCRAUL	MAXIMUM ACCRAUL LIMIT
Less than 36	80 hours	80 hours
36 but less than 60	120 hours	120 hours
60 but less than 120	160 hours	160 hours
120 or more	200 hours	200 hours

If you are on a leave of absence

You do not earn vacation time while you are on a leave of absence from Starbucks. If you are on an unpaid leave of absence, you are required to use unused vacation time concurrent with any or all of your unpaid leave (unless the leave is for your own serious health condition and you are receiving short-term disability benefits).

If you are no longer a Starbucks partner

Your unused accrued vacation time will generally be paid to you upon termination provided you have at least one hour of unused accrued vacation time. In this case, your unused vacation time is included in your final paycheck. There is one exception: if you have less than six months (182 days) of service when you leave Starbucks, you will not receive your unused accrued vacation time, except as required by law. Your unused vacation time may not be used to extend your termination date.

If you are later rehired at Starbucks, you will begin to accrue vacation time again from your most recent date of hire. Your prior service will not count.

Grant program

This program is for salaried and nonretail hourly partners working in states other than California, Colorado, Illinois, Louisiana and Massachusetts.

About the plan

Annually, on October 1, you are granted your full year's vacation to be used by the following September 30. Any unused granted vacation time remaining each September 30 is lost. You cannot carry over your unused vacation time from one year to the next. Vacation hours are paid to you at your current rate of pay at the time you take your vacation and are paid on your normal paycheck.

You can start taking your granted vacation after you have been at Starbucks six months. Talk to your manager about any vacation time you plan to take so schedules can be adjusted, if necessary.

Grant schedule

The following schedule applies to full-time partners who are classified as working 40 or more hours per week. Partners who are classified as working less than 40 hours a week receive a prorated grant based on their regular part-time schedule.

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COMPLETED MONTHS OF SERVICE FROM MOST RECENT HIRE DATE	ANNUAL VACATION GRANT
Less than 36	80 hours
36 but less than 60	120 hours
60 but less than 120	160 hours
120 or more	200 hours

Service anniversary and vacation grant

If, due to your length of service at Starbucks, you will pass from one service anniversary level to the next within the upcoming vacation year (October 1 through September 30), you will be awarded a "blended" grant. This means your vacation grant will be adjusted to reflect the number of days in the vacation year at one grant level and the remaining days in the vacation year at the next higher grant level.

Here is an example:

This partner will complete 36 months of service on April 1, 2010. On October 1, 2009, his vacation grant takes into account that in the next 12 months he will have 183 days at the 80-hour grant level and 182 days at the 120-hour grant level. The partner's October 2009 grant calculation is as follows:

GRANT LEVEL	GRANT HOURS
183 days at 80 hours a year	40
182 days at 120 hours a year	+ 60
Vacation grant on October 1, 2009	100

Vacation grants are rounded up to the next full hour for nonretail hourly partners and up to the next full eight-hour day for salaried partners.

Grant for new partners

- If your hire date falls on or after October 1, but before March 1, you will receive a prorated grant upon completion of six months service.
 - » If you are a nonretail hourly partner, your grant is rounded up to the next full hour.
 - » If you are a salaried partner, your grant is rounded up to the next full eight-hour day.
 - » On the following October 1, you will receive your first full year's vacation grant.
- If your hire date falls in the month of March, you will receive a full year's vacation grant on October 1.
- If your hire date falls on or after April 1, but before October 1, your first full year's vacation benefit will be granted after completing six months of service.

If you are on a leave of absence

If you are on a leave of absence (other than a Career Coffee Break) from Starbucks, your vacation grant will not be adjusted for the time you are on leave. If you are on an approved unpaid leave of absence, you are required to use

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unused vacation time concurrent with any or all of your unpaid leave (unless the leave is for your own serious health condition and you are receiving short-term disability benefits).

If you take a Career Coffee Break, you will receive a pro-rated vacation grant upon your return to work when your return to work is in a new vacation year. For example, if you begin your Career Coffee Break in June and return January 2, you would receive a pro-rated vacation grant in January equal to 9/12 of your annual grant.

If you are no longer a Starbucks partner

Any unused granted vacation time is forfeited. Your unused vacation time may not be used to extend your termination date and may not be used in the final four weeks of employment.

If you are later rehired by Starbucks, your vacation grant will be based on your most recent date of hire. Your prior service will not count.

Transition between accrual and grant programs

If you move between states or have a job change resulting in a change in your vacation plan, your vacation will be affected as follows:

	ACCRUED VACATION	GRANTED VACATION
From accrual to grant program	Unused balance paid at time of transfer	Receive a prorated grant (if eligible) for remainder of vacation year (October – September) to be used by September 30
From grant to accrual program	Begin accruing vacation time October 1 following your transfer	Unused granted vacation reclassified as accrued vacation

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Paid Time Off

In addition to vacation and personal days, you may take time off with pay for bereavement, jury duty or witness duty with approval from your manager. This benefit is effective immediately upon hire.

Bereavement

If you experience a death in your immediate family, you will receive up to two consecutive days off with pay to attend the funeral. If overnight travel is required, up to an additional two consecutive days (for a total of four days) of time away from work will be paid. If you are notified of the death while working, you may leave work immediately and will also be paid for the remainder of your shift.

A “family member” includes your spouse, domestic partner, parent, step-parent, grandparent, child, stepchild, grandchild, step-grandchild, sibling or your spouse’s or domestic partner’s parent, grandparent, sibling or child.

In order to receive time off for bereavement, you must submit a written request to, and receive approval from, your manager. A retail hourly partner’s daily pay for bereavement will be based on the average number of hours worked per day over a specified period of time. All other partners will be paid their regular salary for the week in which bereavement time is taken.

TIME OFF**Jury and witness duty**

Serving on a jury or being a witness is a fundamental responsibility of citizenship. If summoned to serve on a jury or if subpoenaed to testify as a witness, you should immediately provide your manager with a copy of the summons or subpoena and make arrangements for the time away from work.

Starbucks will pay you for up to 10 consecutive workdays missed for jury or witness duty. Pay under this policy is available only if you actually missed work or a scheduled shift as a result of the jury or witness duty. If you have been selected to serve on a jury and it is anticipated to exceed two weeks in duration, contact your Partner Resources generalist to discuss your status.

Leaves of Absence (Unpaid Time Off)

Starbucks offers unpaid leaves of absence for extended periods of time, depending on the reason why you need time off. The types of leaves are:

- Family/Medical leave
- Medical leave
- Pregnancy disability leave
- Disability leave
- Military leave
- Personal leave
- Career Coffee Break (sabbatical leave)

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Family/Medical leave

Starbucks intends for its Family/Medical leave to provide benefits consistent with the federal Family and Medical Leave Act of 1993. At all times, Starbucks will follow applicable state law to the extent state law provides benefits more generous than those provided here.

Family/Medical leave is available if you are absent:

- Due to a serious health condition that prevents you from working, including an on-the-job injury
- Due to pregnancy or childbirth
- To care for a family member with a serious health condition
- To stay home to care for a newborn child, newly adopted child or newly placed foster child
- Due to any qualifying exigency arising out of the fact that the partner's spouse, son, daughter, or parent is a covered military member on active duty or has been called to active duty in support of a contingency operation
- To care for a covered service member with a serious injury or illness (if the partner is the spouse, son, daughter, parent or next of kin)

TIME OFF

For purposes of this policy, unless specified, a family member is considered your spouse, domestic partner, parent or child. A child is defined as a biological, adopted, foster or stepchild under age 18, or as otherwise defined by state and federal law, or a child over age 18 who is incapable of self-care because of a mental or physical disability.

Eligibility

To be eligible for Family/Medical leave, you must have been continuously employed by Starbucks for at least 90 days and actively working during that time.

If eligible, you have up to 12 weeks of Family/Medical leave every 12 months or up to 26 weeks to care for a covered service member with a serious illness or injury (Military Caregiver leave). For Family/Medical leave, Starbucks calculates the amount of time you have available by reviewing the 12-month period preceding your first day of leave. The amount of Family/Medical leave taken in the prior 12 months will be subtracted from the 12 weeks of Family/Medical leave otherwise available to you. For Military Caregiver leave, you have 26 weeks available in the 12 months following the first date of leave.

Requesting Family/Medical leave

A request or application for Family/Medical leave must be made at least 30 days in advance of your first day off work. If 30 days advance notice cannot be provided because the reason for leave is sudden and unexpected, notice should be provided as soon as possible. If less than 30 days notice is provided, you will be required to provide an explanation. Leave may be denied or delayed if timely application is not made. You are required to contact Starbucks Benefits Center Leave Administration by calling (877) SBUXBEN to initiate your leave. Your leave starts on your approved leave start date regardless of any sick, vacation or disability pay you are receiving while on leave.

If Family/Medical leave is requested due to a serious health condition or to care for an ill family member, you will receive paperwork that must be completed by your (or the family member's) health care provider. It is your responsibility to ensure that all paperwork is completed and returned within the time frame provided. Failure to complete and return the necessary paperwork may delay the commencement of your leave or, if leave has already begun, may result in a determination that the leave is unauthorized or denied.

Duration of leave

Family/Medical leave is limited to 12 weeks every 12 months (or 26 weeks every 12 months for Military Caregiver leave). In certain circumstances, additional leave may be approved. You will be required to submit detailed medical documentation of your inability to work. Starbucks will review the additional medical documentation and determine on a case-by-case basis whether you may receive additional time away from work as Medical leave or a reasonable accommodation of a disability. Refer to "Medical leave" and "Disability leave" on page 215.

Reinstatement

When Family/Medical leave ends, you will be returned to work in the same position held when leave began or to a similar position with similar pay, benefits and other terms and conditions of employment. You are required to contact your manager at least two weeks in advance of your return to work to ensure that you are scheduled for work. Additionally, if you have been unable to work due to your own serious health condition, you may be required to provide medical documentation of your fitness to return to work.

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